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APPLICANTS Douglas S. McNair, Leawood, KS; ** CONTINUING DATA ************************ This appln claims benefit of 60/446,692 02/11/2003 ** FOREIGN APPLICATIONS ************************************									
Foreign Priority claimed yes no 35 USC 119 (a-d) yes no Met after conditions met Verified and Acknowledged Examiner's Signature Initials			STATE OR COUNTRY KS	SHEETS DRAWING 2		TOTAL CLAIMS		INDEPENDENT CLAIMS 1	
ADDRESS 46169 TITLE System and me and time	thod	for risk-adjusting indic	cators o	f access and	utilizat	ion ba	sed on m	netrio	cs of distance
	ECEIVED ACCOUNT to charge/credit DEPOSIT					All Fees 1.16 Fees (Filing) 1.17 Fees (Processing Ext. of time) 1.18 Fees (Issue) Other Credit			